



Important News about your Hartford Disability Insurance Coverage

House Bill 290 and House Bill 295 passed by the 145th General Assembly and signed into law by Governor Markell effective July 1, 2009, made the following changes to the Disability Insurance Program (DIP):

- Increased the elimination period in the Short Term Disability (STD) program from 20 calendar days to 60 calendar days for disabilities that begin on or after August 1, 2009. Employees who incur a date of disability *prior* to August 1, 2009 will continue to complete a 20 calendar day elimination period before STD benefits can begin. Employees who incur a date of disability that is *on or after* August 1, 2009 will complete a 60 calendar day elimination period before STD benefits can begin and should file their STD claim with The Hartford no later than 15 calendar days prior to the 60th calendar day of absence from work. Employees may use accrued annual leave, accrued sick leave, accrued compensatory time and/or donated leave to be paid during the elimination period and to supplement the STD benefit payment to equal 100% of their pre-disability base pay.
- Any employee whose STD claim was in an approved status on or after July 1, 2009 whose salary is reduced as of July 1, 2009 due to the salary reduction will experience a reduction in STD benefits for the period beginning July 1, 2009.
- The time frame to file a Level I STD appeal with The Hartford has been shortened from 180 days to 90 days of the postmark date of The Hartford's written notice to deny and/or terminate STD benefits. This change is effective for any STD claim with a date of disability that is on or after July 1, 2009.

For more information on the Disability Insurance Program (DIP), please log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov.